

**Information to identify the case:**

Debtor 1	<u>Larry N. Baity</u>	Social Security number or ITIN	xxx-xx-8456
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ella M. Baity</u>	Social Security number or ITIN	xxx-xx-1979
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-14251-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ella M. Baity  
aka Ella Boone

5/10/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Larry N. Baity  
 Ella M. Baity  
 Debtors

Case No. 13-14251-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318J02

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 Total Noticed: 49

Date Rcvd: May 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2017.

db Larry N. Baity, 91 Weathervane Drive, Mount Royal, NJ 08061-1062  
 jdb Ella M. Baity, 91 Weathervane Drive, Mount Royal, NJ 08061-1062  
 cr +First Investors Servicing Corporation c/o Morton &, 110 Marter Ave, Suite 301,  
 Moorestown, NJ 08057-3124  
 513726497 AT&T Mobility, Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624  
 513726495 Accounts Receivable Mg, 155 Mid Atlantic Parkway, Thorofare, NJ 08086  
 513726496 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  
 513726498 +Attorney General, Hughes Justice Complex, PO Box 080, Trenton, NJ 08625-0080  
 513726499 +Baxter Financial, LLC, Attn: Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201,  
 Parsippany, NJ 07054-4609  
 513726500 +Booth Radiology, 748 Kings Highway, Woodbury, NJ 08096-3190  
 513726501 Boston Medical Group Inc, Amer Agncies, 2491 Paxton St, Harrisburg, PA 17111-1036  
 513726502 Citibank NA, PO Box 6052, Sioux Falls, SD 57117-6052  
 513726504 Compucredit Corp/salut, PO Box 105555, Atlanta, GA 30348-5555  
 513726505 Compucredit/tribute, PO Box 105555, Atlanta, GA 30348-5555  
 513726508 Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
 513726509 Financial Procesing.Com, Sterling And King Inc, 500 Sr 436 Ste 2074,  
 Casselberry, FL 32707-5343  
 513726511 +HSBC, PO Box 5203, Carol Stream, IL 60197-5203  
 513876462 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 513726519 +Midland Mtg, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051  
 513726520 Nation Auto, 123 Delsea Dr S # D, Glassboro, NJ 08028-2604  
 513726522 +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846  
 513726523 Owens Vergari Unwala Cardiology, Apex Asset Management, 1891 Santa Barbara Dr,  
 Lancaster, PA 17601-4106  
 513726525 +Police & Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495  
 513726521 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: NJ Division Of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, NJ 08695-0245)  
 513784795 +South Jersey Radiology, P.O. Box 1710, Voorhees, NJ 08043-7710  
 513726526 State Of New Jersey, Division Of Taxation, CN-190, Trenton, NJ 08650  
 513726527 Trinsic Matrix Telecom, PO Box 660780, Dallas, TX 75266-0780  
 513726528 Underwood Memorial Hospital, 509 North Broad Street, Woodbury, NJ 08096-1697  
 513726529 #Zucker, Goldberg & Ackerman, PO Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov May 10 2017 22:31:22 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 10 2017 22:31:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 513726494 EDI: AAE0.COM May 10 2017 22:19:00 Aaron's Sales And Leasing, 801 Blackwood Clementon Rd,  
 Lindenwold, NJ 08021-5922  
 513786151 EDI: AIS.COM May 10 2017 22:18:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 516785637 +EDI: AISACG.COM May 10 2017 22:18:00 Capital One Auto Finance,  
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028  
 513726503 E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com May 10 2017 22:31:50  
 Comcast Cable Communications, PO Box 3006, Southeastern, PA 19398-3006  
 513726506 EDI: RCSFNBMARIN.COM May 10 2017 22:18:00 Credit One Bank, PO Box 98872,  
 Las Vegas, NV 89193-8872  
 513726510 EDI: AMINFOFP.COM May 10 2017 22:18:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 513726507 EDI: IRS.COM May 10 2017 22:18:00 Department Of The Treasury, Financial Management,  
 PO Box 1686, Birmingham, AL 35201-1686  
 514001958 EDI: JEFFERSONCAP.COM May 10 2017 22:19:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 514016318 EDI: RESURGENT.COM May 10 2017 22:18:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 514014524 EDI: MERRICKBANK.COM May 10 2017 22:18:00 MERRICK BANK, Resurgent Capital Services,  
 PO Box 10368, Greenville, SC 29603-0368  
 513726514 EDI: MERRICKBANK.COM May 10 2017 22:18:00 Merrick Bank, PO Box 9201,  
 Old Bethpage, NY 11804-9001  
 513726515 EDI: BLUESTEM May 10 2017 22:19:00 Metabnk/fhut, 6250 Ridgewood Rd,  
 Saint Cloud, MN 56303-0820  
 513726516 +EDI: MID8.COM May 10 2017 22:18:00 Midland Funding, 8875 Aero Dr,  
 San Diego, CA 92123-2255  
 513726517 EDI: MID8.COM May 10 2017 22:18:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255

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Form ID: 318J02

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513758643 E-mail/Text: ebn@vativrecovery.com May 10 2017 22:31:09 Palisades Acquisition IX, LLC,  
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,  
PO Box 40728, Houston TX 77240-0728  
513726524 +E-mail/Text: ebn@vativrecovery.com May 10 2017 22:31:09 Palisades Collection L,  
210 Sylvan Ave, Englewood, NJ 07632-2510  
514005766 EDI: Q3G.COM May 10 2017 22:19:00 Quantum3 Group LLC as agent for, Galaxy Portfolios LLC,  
PO Box 788, Kirkland, WA 98083-0788  
513987820 EDI: Q3G.COM May 10 2017 22:19:00 Quantum3 Group LLC as agent for,  
Elite Enterprise Services Inc, PO Box 788, Kirkland, WA 98083-0788  
513819870 EDI: Q3G.COM May 10 2017 22:19:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513740744\* +Department of Treasury - Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
513726512\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Bankruptcy Department,  
955 South Springfield Avenue, Springfield, NJ 08071)  
513726513\* Internal Revenue Service, ACS Support-, PO Box 8208, Philadelphia, PA 19101-8208  
513726518\* +Midland Funding LLC, 8875 Aero Dr, San Diego, CA 92123-2255  
513842616\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
513726493 ##+Aaron Rents Store C0997, Trident Asset Manageme, 5755 N Point Pkwy,  
Alpharetta, GA 30022-1136

TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43ecfcbis.com;dolores@sklarlaw.com  
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Isabel Balboa ecfmail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor First Investors Servicing Corporation c/o Morton &  
Craig, LLC mortonlaw.bcraig@verizon.net, tfitz@mortoncraig.com/mhazlett@mortoncraig.com  
Joseph J. Rogers on behalf of Joint Debtor Ella M. Baity jjresq@comcast.net,  
jjresql@comcast.net  
Joseph J. Rogers on behalf of Debtor Larry N. Baity jjresq@comcast.net, jjresql@comcast.net

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
TOTAL: 10